

Law Office of Shmuel Klein, P.A.  
Attorney for Debtor  
316 Prospect Ave. #3J  
Hackensack, NJ 07601  
845-425-2510



Order Filed on April 25, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

\_\_\_\_\_  
IN RE: Chapter 13  
Windzor Jean Case No. 18-19690 (RG)  
Debtor  
\_\_\_\_\_  
X

**ORDER APPROVING POST-PETITION FINANCING**

The relief set forth on the following pages, numbered two (2) through three (3), is **ORDERED**.

**DATED: April 25, 2023**

A handwritten signature in cursive script, reading "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

THIS MATTER having come before the Court on the debtor's Motion to Approve the re-purchase of the Debtor's home located at 190 Shepard Ave East Orange, NJ 07018, and sign a mortgage in the amount of \$320,000.00 for its purchase and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby

ORDERED that the debtor be and hereby are allowed to purchase real property located at 190 Shepard Ave East Orange, NJ 07018 in the amount of \$400,000.00 and to sign a mortgage in the amount of \$320,000.00 for its purchase of said property pursuant to the terms outlined in the debtor's certification in support of the motion;

and it is further

ORDERED that the Debtor may execute the mortgage in connection with the underlying motion and certification; and further

ORDERED that the Debtor shall provide the Standing Trustee and counsel for PHH with a copy of the executed closing documents within 7 days of the closing of the transaction; and further

ORDERED that debtor's counsel shall be allowed a legal fee of \$ 2000.00 for representation in connection with this motion, which is to be paid at closing; Debtor's counsel may apply for additional fees for other work in the main case and adversary on notice to the Debtor and Chapter 13 Trustee; and further

ORDERED that Fed. R. Bankr. P. 6004(h), which provides for a 14 day stay of this order is not applicable.

In re:  
Windzor Jean  
Debtor

Case No. 18-19690-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Apr 25, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2023:

Recip ID	Recipient Name and Address
db	+ Windzor Jean, 190 Shepard Avenue Apt1, East Orange, NJ 07018-2469

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor Ocwen Loan Servicing LLC ajennings@raslg.com
Christian Del Toro	on behalf of Creditor Secretary Of Veteran's Affairs cdeltoro@cdeltorolaw.com bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joshua Fischer	on behalf of Creditor Ocwen Loan Servicing LLC jfischer@houser-law.com
Kathleen M. Massimo	on behalf of Defendant OCWEN - Ocwen Loan Servicing LLC kmassimo@houser-law.com, nnasim@houser-law.com
Marie-Ann Greenberg	magecf@magtrustee.com

District/off: 0312-2

User: admin

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Date Rcvd: Apr 25, 2023

Form ID: pdf903

Total Noticed: 1

Michael C. Hughes

on behalf of Creditor Ocwen Loan Servicing LLC mhughes@polsinelli.com,  
docket@polsinelli.com;robrien@polsinelli.com;dbauleo@polsinelli.com

Shmuel Klein

on behalf of Attorney Shmuel Klein shmuel.klein@verizon.net bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com

Shmuel Klein

on behalf of Plaintiff Windzor Jean shmuel.klein@verizon.net bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com

Shmuel Klein

on behalf of Debtor Windzor Jean shmuel.klein@verizon.net bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com

Sindi Mncina

on behalf of Creditor Ocwen Loan Servicing LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12